

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
David L Toune § Case No. 15-00769
Coral J Toune §
§
Debtors §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 670.00
(Without deducting any secured claims)

Assets Exempt: 21,814.00

Total Distributions to Claimants: 5,248.04

Claims Discharged

Without Payment: 174,779.75

Total Expenses of Administration: 1,522.09

3) Total gross receipts of \$ 8,747.13 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 1,977.00 (see **Exhibit 2**), yielded net receipts of \$ 6,770.13 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	1,522.09	1,522.09	1,522.09
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	6,000.00	5,577.92	5,577.92	5,248.04
GENERAL UNSECURED CLAIMS (from Exhibit 7)	172,269.14	39,946.97	39,946.97	0.00
TOTAL DISBURSEMENTS	\$ 178,269.14	\$ 47,046.98	\$ 47,046.98	\$ 6,770.13

4) This case was originally filed under chapter 7 on 01/12/2015 . The case was pending for 21 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/13/2016 By: /s/Zane L. Zielinski
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
30 Shares Sherwin Williams	1129-000	8,747.13
TOTAL GROSS RECEIPTS		\$ 8,747.13

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
David L. Toune	Exemptions	8100-002	1,977.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 1,977.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL SECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski	2100-000	NA	1,427.01	1,427.01	1,427.01
Zane L. Zielinski	2200-000	NA	32.20	32.20	32.20
Raymond James	2500-000	NA	62.88	62.88	62.88
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 1,522.09	\$ 1,522.09	\$ 1,522.09

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Internal Revenue Service Austin IRS Center, STOP 6692 AUSC Austin, TX 73301-0021		6,000.00	NA	NA	0.00
1	Internal Revenue Service	5800-000	NA	5,577.92	5,577.92	5,248.04
TOTAL PRIORITY UNSECURED CLAIMS			\$ 6,000.00	\$ 5,577.92	\$ 5,577.92	\$ 5,248.04

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355		2,786.00	NA	NA	0.00
	Associate Pathologists of Joliet 39784 Treasury Center Chicago, IL 60694-9700		94.00	NA	NA	0.00
	Cardmember Services/Chase PO Box 15398 Wilmington, DE 19886-5325		1,995.00	NA	NA	0.00
	Charter 1 Cc 1000 Lafayette Blv Bridgeport, CT 06604		3,489.00	NA	NA	0.00
	Chase Card Po Box 15298 Wilmington, DE 19850		3,208.00	NA	NA	0.00
	Creditors Collection Bureau P.O. Box 63 Kankakee, IL 60901-0063		3,072.00	NA	NA	0.00
	Creditors Discount & Audit Attn:Bankruptcy Po Box 213 Streator, IL 61364		76.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Household Finance Corporation 636 Grand Regency Blvd Brandon, FL 33510		101,760.00	NA	NA	0.00
	Presence Mercy Medical Center PO Box 88001 Chicago, IL 60680-0001		333.00	NA	NA	0.00
	Presence Mercy Medical Center PO Box 88001 Chicago, IL 60680-1001		235.64	NA	NA	0.00
	Presence Mercy Medical Center PO Box 88001 Chicago, IL 60680-1001		150.24	NA	NA	0.00
	Presence Mercy Medical Center PO Box 88001 Chicago, IL 60680-1001		29.98	NA	NA	0.00
	Presence Mercy Medical Center PO Box 88001 Chicago, IL 60680-1001		543.45	NA	NA	0.00
	Presence Mercy Medical Center PO Box 88001 Chicago, IL 60680-1001		212.82	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Presence Mercy Medical Center PO Box 88001 Chicago, IL 60680-1001		201.92	NA	NA	0.00
	Presence Mercy Medical Center PO Box 88001 Chicago, IL 60680-1001		201.92	NA	NA	0.00
	Presence Mercy Medical Center PO Box 88001 Chicago, IL 60680-1001		16.44	NA	NA	0.00
	Presence Mercy Medical Center PO Box 88001 Chicago, IL 60680-1001		214.21	NA	NA	0.00
	Presence Mercy Medical Center PO Box 88001 Chicago, IL 60680-1001		100.09	NA	NA	0.00
	Presence St. Joseph Medical Center PO Box 88097 Chicago, IL 60680-1097		934.00	NA	NA	0.00
	Provena Mercy Medical Center PO Box 88001 Chicago, IL 60680-1001		212.82	NA	NA	0.00
	Provena Mercy Medical Center PO Box 88001 Chicago, IL 60680-1001		284.91	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Provena St. Joseph Medical Center PO Box 88097 Chicago, IL 60680-1097		99.15	NA	NA	0.00
	Provena St. Joseph Medical Center PO Box 88097 Chicago, IL 60680-1097		477.53	NA	NA	0.00
	Provena St. Joseph Medical Center PO Box 88097 Chicago, IL 60680-1097		79.08	NA	NA	0.00
	Provena St. Joseph Medical Center PO Box 88097 Chicago, IL 60680-1097		428.23	NA	NA	0.00
	RBS Citizens NA 1000 Lafayette Blvd Bridgeport, CT 06604		4,422.47	NA	NA	0.00
	Shell/citi 6400 Los Colinas Blvd Irving, TX 75039		1,380.00	NA	NA	0.00
	United Recovery Service LLC 18525 Torrence Ave., Ste. C-6 Lansing, IL 60438		1,376.00	NA	NA	0.00
	Yatin Shah MD SC 2025 S. Chicago St. Joliet, IL 60436		89.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
16	American Express Centurion Bank	7100-000	2,786.34	2,786.34	2,786.34	0.00
10	American Infosource Lp As Agent For	7100-000	150.00	150.24	150.24	0.00
11	American Infosource Lp As Agent For	7100-000	150.24	150.24	150.24	0.00
12	American Infosource Lp As Agent For	7100-000	150.24	150.24	150.24	0.00
13	American Infosource Lp As Agent For	7100-000	214.00	214.21	214.21	0.00
14	American Infosource Lp As Agent For	7100-000	119.29	119.29	119.29	0.00
15	American Infosource Lp As Agent For	7100-000	119.29	119.29	119.29	0.00
2	American Infosource Lp As Agent For	7100-000	515.00	500.00	500.00	0.00
3	American Infosource Lp As Agent For	7100-000	515.72	515.72	515.72	0.00
4	American Infosource Lp As Agent For	7100-000	207.93	207.93	207.93	0.00
5	American Infosource Lp As Agent For	7100-000	214.63	214.63	214.63	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
6	American Infosource Lp As Agent For	7100-000	577.09	577.09	577.09	0.00
7	American Infosource Lp As Agent For	7100-000	208.06	208.06	208.06	0.00
8	American Infosource Lp As Agent For	7100-000	333.57	333.57	333.57	0.00
9	American Infosource Lp As Agent For	7100-000	187.12	187.12	187.12	0.00
18	First Financial Investment Fund Holdings, Llc	7100-000	11,414.30	11,414.30	11,414.30	0.00
1A	Internal Revenue Service	7100-000	NA	1,309.90	1,309.90	0.00
17	Lvnv Funding, Llc Its Successors And Assigns As	7100-000	25,903.42	20,788.80	20,788.80	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$ 172,269.14	\$ 39,946.97	\$ 39,946.97	\$ 0.00

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No:	15-00769	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski
Case Name:	David L Toune				Date Filed (f) or Converted (c):	01/12/2015 (f)
	Coral J Toune				341(a) Meeting Date:	02/09/2015
For Period Ending:	10/13/2016				Claims Bar Date:	05/26/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Cash on Hand	436.00	0.00		0.00	FA
2. Checking: Resource Bank	100.00	0.00		0.00	FA
3. Security Deposit	650.00	0.00		0.00	FA
4. Furniture	700.00	0.00		0.00	FA
5. Books, pictures and other art objects, antiques, stamp, coin	250.00	0.00		0.00	FA
6. Wearing Apparel	200.00	0.00		0.00	FA
7. Furs and Jewelry	1,800.00	0.00		0.00	FA
8. National Western Life Insurance	10,252.00	0.00		0.00	FA
9. Pension: Stephan (\$1104 a month); IMRF (\$215 a month).	1,319.00	0.00		0.00	FA
10. 30 Shares Sherwin Williams	7,500.00	0.00		8,747.13	FA
11. 2005 Dodge Magnun	3,800.00	0.00		0.00	FA
12. 4 shares of Sherwin Williams Stock	1,000.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

TOTALS (Excluding Unknown Values)

\$28,007.00

\$0.00

Gross Value of Remaining Assets

\$8,747.13

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee's Final report was approved.

RE PROP #	1	--	Cash For Emergencies
RE PROP #	2	--	Checking: Resource Bank
RE PROP #	3	--	Security Deposit
RE PROP #	4	--	Furniture
RE PROP #	5	--	Books, Pictures
RE PROP #	6	--	Clothing
RE PROP #	7	--	Jewelry
RE PROP #	8	--	National Western Life Insurance
RE PROP #	9	--	Stephan: 1104.00/Mo IMRF.215.00/Mo
RE PROP #	10	--	30 Shares Sherwin Williams
RE PROP #	12	--	The Debtor retained 4 shares because they could not locate.

Initial Projected Date of Final Report (TFR): 01/31/2016

Current Projected Date of Final Report (TFR): 09/23/2016

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-00769
Case Name: David L Toune
Coral J Toune

Trustee Name: Zane L. Zielinski
Bank Name: Associated Bank
Account Number/CD#: XXXXXX4321
Checking

Exhibit 9

Taxpayer ID No: XX-XXX1808
For Period Ending: 10/13/2016

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/24/16		Raymond James Global Accountant	Sale of Stock		\$8,684.25		\$8,684.25
			Gross Receipts \$8,747.13				
		Raymond James	Fees for Selling Stock (\$62.88)	2500-000			
	10		30 Shares Sherwin Williams \$8,747.13	1129-000			
07/13/16	5001	David L. Toune 121 Parkland Circle, Fairfield Bay, AR 72088	Exemption Payment	8100-002		\$1,977.00	\$6,707.25
09/23/16	5002	Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$1,459.21	\$5,248.04
		Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$1,427.01)	2100-000			
		Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$32.20)	2200-000			
09/23/16	5003	Internal Revenue Service Austin Irs Center, Stop 6692 Ausc Austin, Tx 73301-0021	Final distribution to claim 1 representing a payment of 94.09 % per court order.	5800-000		\$5,248.04	\$0.00

COLUMN TOTALS	\$8,684.25	\$8,684.25
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$8,684.25	\$8,684.25
Less: Payments to Debtors	\$0.00	\$1,977.00
Net	\$8,684.25	\$6,707.25

Page Subtotals:

\$8,684.25	\$8,684.25
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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-00769
Case Name: David L Toune
Coral J Toune

Trustee Name: Zane L. Zielinski
Bank Name: The Bank of New York Mellon
Account Number/CD#: XXXXXX4989
Checking

Exhibit 9

Taxpayer ID No: XX-XXX1808
For Period Ending: 10/13/2016

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		No Transactions					\$0.00

COLUMN TOTALS	\$0.00	\$0.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$0.00	\$0.00

Page Subtotals: \$0.00 \$0.00

Exhibit 9

TOTAL OF ALL ACCOUNTS

	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX4321 - Checking	\$8,684.25	\$6,707.25	\$0.00
XXXXXX4989 - Checking	\$0.00	\$0.00	\$0.00
	-----	-----	-----
	\$8,684.25	\$6,707.25	\$0.00
	=====		=====
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$62.88		
Total Net Deposits:	\$8,684.25		
Total Gross Receipts:	\$8,747.13		

Page Subtotals:

\$0.00

\$0.00